

Don’t let spending turn your Christmas sour

CPL. THOMAS PERRY
STAFF WRITER

The best holiday budgeting begins a year in advance. Smart shoppers figure the holiday gift season into each month’s budget, and to the truly diligent comes a stress-free holiday season, buying presents here and there all year long.

If you have yet to plan where your holiday money is going to come from, then you are among the majority of Americans who, in today’s commercial atmosphere, often spend first and think later. Marines do not escape these holiday pitfalls, and are often forced to deal with holiday debt through the spring.

“We help some Marines that have a [holiday spending] problem,” said Ron Grindle, the Depot Navy/Marine Corps Relief Society director. “Christmas satisfies a commercial need. Sailors and Marines have a tendency to pay out-of-pocket from both December paychecks.”

When the final paychecks run dry, there are other ways to buy those last minute presents – credit cards. They pose an even bigger problem, especially to young Marines who often pay higher interest rates.

“Some use plastic to buy their gifts, and end up spending the rest of the year paying it off,” added Grindle.

Though it is late in the game, there is still a slight gleam of hope to those of us who have waited to save and spend.

Grindle said that while it is a little too late to properly budget for the holiday season, there is still a small window of opportunity to put aside some money from the final few paychecks. However, haste is the only weapon remaining in your struggle to save for gifts, in which you must balance your desire to make your friends and family happy, and your ability to keep the lights on and your house warm.

“The stores want you to spend more than you have,” said Grindle, who said you should ask yourself whether your friends and family would be just as happy with a \$25 gift instead of a \$300 gift. “It is essential to buy what you can afford.”

Here are a few tips to help keep you financially sound in the New Year:

Step 1: Make a List

Take a tip from Santa — make a list and

check it twice. Does everyone belong on this list? Be discerning. Divide your list into A and B, a master list of everyone and a second list for those who get something special. Stick to the list!

Step 2: Set Limits

As you’re making your list, write down a maximum dollar limit for everyone. Then, keep track of how much you actually spend. Now, you know the most you might spend this season. Think of this list as a very short-term financial plan.

Step 3: Buy in Bulk

Write in a soft amount for unexpected presents. There’s always someone who you may want to surprise with something special. Plan to have some extras on hand by investing in some simple gifts anyone would enjoy. Buy in bulk: a case of wine, elegant candles or tins of homemade cookies, which will also do nicely for party hosts.

Step 4: Be Realistic

Ask yourself: Is that maximum amount you figured in Step 2 really something you can afford? Do you have the cash on hand for this spending spree, or will you be carrying credit card debt in January? Since debt doesn’t do your credit rating any good, get creative about ways to save.

Step 5: Trim Your Expenses

Revisit the list: Should it be smaller? Could you make some of those presents yourself? Are you part of a large family, circle of friends or group of co-workers who might be willing to participate in a gift exchange? These are all ways to enjoy giving without paying the price in January.

Step 6: Stick to the List

This is the toughest part. Use cash. It makes it harder to spend more than what you have. Take only the exact amount you’ve planned to spend on the gifts you’re shopping for the day you shop. If you must use plastic, reach for your debit card instead of a credit card. This automatically debits your checking account, the same as paying cash.

Step 7: Start Getting Ready for Next Year

After Christmas, consider taking advantage of some of those post-holiday sales for the people who’ll be on your list next year.



Staff Sgt. Marc Ayalin
Newly promoted Gunnery Sgt. John H. Choi, left, is congratulated by the Sergeant Major of the Marine Corps, Sgt. Maj. John L. Estrada during an awards ceremony. Choi was among 12 Marines who were honored for their efforts while serving in special duty assignments throughout the Corps.

Recruiters honored for excellence

SGT. JIMMIE PERKINS

MARINE CORPS RECRUITING COMMAND

MARINE CORPS BASE QUANTICO, Va.— The recipient of the 2003 Recruiter of The Year Award was announced at the Commandant of the Marine Corps’ Combined Awards Ceremony, held here Oct. 28. This year’s recipient is Gunnery Sgt. John H. Choi, from Recruiting Station Orange, in Orange County, Calif.

In honor of this prestigious accomplishment, Choi was awarded the Navy Commendation Medal and was meritoriously promoted to gunnery sergeant.

“Staff Sgt. Choi’s attainment of almost five net contracts per month over the course of a year is truly impressive,” said Brig. Gen. John M. Paxton Jr., commanding general, Western Recruiting Region, San Diego. “His mastery has set the standard within the 12th Marine Corps District and it would be hard to find a more zealous and capable spokesman for the Marine Corps.”

For Choi, recruiting in one of the nation’s wealthiest regions is challenging because many high school graduates consider college as their first option. Despite this, Choi maintained his focus, drive and determination to

accomplish the mission. His ability to average five net contracts (enlistees) a month over the course of a year, along with very low levels of attrition from both the Delayed Entry Program and recruit training contributed to Choi’s selection as Recruiter of the Year.

“I’m flattered because there are so many recruiters out there who are doing this on a daily basis,” said Choi. “When you hear about recruiting duty before you go, you hear a lot of stories, but in reality, it’s just like anything else in the Marine Corps. You have a mission and you accomplish it.”

For this year’s competition, one recruiter from each Marine Corps Recruiting District was nominated as a finalist to compete for the award. The other nominees were: Staff Sgt. Marco A. Cordero, Recruiting Station New York; Sgt. Antoine P. Strickland, Recruiting Station Cleveland; Staff Sgt. Andrew S. Edgett, Recruiting Station Atlanta; Staff Sgt. James D. Badders, Recruiting Station Denver; and Staff Sgt. Charles P. Berglund, Recruiting Station Chicago.

At the ceremony, each nominee was honored and received a Navy Commendation Medal for his performance. The Sergeant Major of the Marine

Corps, Sgt. Maj. John L. Estrada, was on hand to recognize the hard work of these Marines.

“You continue to give life to the Corps by sustaining it with new blood,” said Estrada. “Without your vital efforts we would not have the best that our society has to offer within our ranks.”

The Recruiter of the Year nominees are representative of the successful work done by the overall Marine Corps recruiting force. In September, the Marine Corps completed another successful year of making mission, contracting 39,102 young men and women. This exceeded its goal of 36,405 enlistees by 3.5 percent. The Marine Corps has met its monthly contracting goal every month since July 1995.

“Month in and month out, recruiting is a success story and the envy of the other services and that is due to the efforts of our recruiters,” said Estrada.

Also during the ceremony, six Marines serving in special duty assignments were honored and recognized. The 2003 Drill Instructors of the Year are Staff Sgts. Christopher R. Clark, from Parris Island, and Terrence C. Whitcomb; the 2003 Marine Combat Instructors of the Year are Sgts. Gary W. Triplett and Jesse G. Thompson; the 2003 Marine Security Guard of the Year is Sgt. Sean S. Roberts; and the 2003 Career Retention Specialist of the Year is Gunnery Sgt. Mark H. McKay.

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